

UNITED STATES BANKRUPTCY COURT**NORTHERN** DISTRICT Of **ILLINOIS****CHICAGO** DivisionIn re: **REGINA JORDAN**Case No: **09-48304**Chapter: **13**Property Address: **11W FERNWOOD DR BOLINGBROOK, IL 60440**Last four digits of any number you use to
identify the debtor's account: **3586**Court Claim No. (if known) **12****STATEMENT IN RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

As contemplated by Fed. R. Bankr. Proc. 3002

BANK OF AMERICA, N.A.("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated **1/17/2012** and filed as Docket No. **33****Pre-Petition Default Payments**

Applicable option is checked.

- ☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim
- ☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due: **\$0.00**

Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.

Post-Petition Default Payments

Applicable option is checked.

- ☐ Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.
- ☒ Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due: **\$3,457.04**

Attached as Schedule of Amounts Outstanding Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

The amounts due identified on this statement may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

UNITED STATES BANKRUPTCY COURT

The person completing this statement must sign it. Sign and print your name and your title (if any), and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

☐ I am the Creditor ☐ I am the Creditor's authorized agent. (Attach copy of power of attorney, if any).

I declare under penalty of perjury that the information provided in this Statement in Response to Notice of Final Cure Payment is true and correct to the best of my knowledge, information and reasonable belief.

X _____
Signature

X _____
Date (MM/DD/YYYY)

First Name:

Middle Name:

Last Name:

Title:

Company:

Address:

City:

State:

Zip:

Phone:

UNITED STATES BANKRUPTCY COURT

Schedule of Amounts Outstanding Pre-Petition Claim

UNITED STATES BANKRUPTCY COURT

Schedule of Amounts Outstanding Post-Petition Claim

Fee Description	Fee Date	Fee Amount
10/01/11 - 01/01/12 @ 864.26 EACH	1/17/2012	\$3,457.04

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of the foregoing Statement in Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: _____

Chapter 13 Trustee:

Trustee Address: _____

Trustee Email:

Debtor's Counsel Name:

Debtor's Counsel Address: _____

Debtor's Counsel Email:

Debtor 1 Name:

Debtor 2 Name

Debtor's Mailing Address: _____

Debtor Email:

_____/s/_____



Account Number: **200008586**
 Statement Period: **12/2009 - 02/2012**
 Date Prepared: **02/07/2012**

Property Address:
11W FERNWOOD DR
BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance				102,820.72		101.34				.00
12/04/2009	FHA MIP PMT	-42.14	10/2009	.00	.00	-42.14	.00	.00	.00	.00
				102,820.72		59.20			.00	.00
01/07/2010	FHA MIP PMT	-42.14	10/2009	.00	.00	-42.14	.00	.00	.00	.00
				102,820.72		17.06			.00	.00
02/04/2010	FHA MIP PMT	-42.14	10/2009	.00	.00	-42.14	.00	.00	.00	.00
				102,820.72		-25.08			.00	.00
02/19/2010	REGULAR PAYMENT	822.12	11/2009	115.13	471.26	235.73	.00	.00	.00	.00
				102,705.59		210.65			.00	.00
02/19/2010	MISC. POSTING	42.14	11/2009	.00	.00	.00	.00	.00	.00	42.14
				102,705.59		210.65			.00	42.14
02/26/2010	MISC. POSTING	822.12	11/2009	.00	.00	.00	.00	.00	.00	822.12
				102,705.59		210.65			.00	864.26
03/04/2010	FHA MIP PMT	-42.14	11/2009	.00	.00	-42.14	.00	.00	.00	.00
				102,705.59		168.51			.00	864.26
03/05/2010	MISC. POSTING	-864.26	11/2009	.00	.00	.00	.00	.00	.00	-864.26
				102,705.59		168.51			.00	.00
03/05/2010	REGULAR PAYMENT	586.39	12/2009	115.66	470.73	.00	.00	.00	.00	.00
				102,589.93		168.51			.00	.00
03/05/2010	MISC. POSTING	277.87	12/2009	.00	.00	277.87	.00	.00	.00	.00
				102,589.93		446.38			.00	.00
04/06/2010	FHA MIP PMT	-42.14	12/2009	.00	.00	-42.14	.00	.00	.00	.00
				102,589.93		404.24			.00	.00
04/16/2010	REGULAR PAYMENT	864.26	01/2010	116.19	470.20	277.87	.00	.00	.00	.00
				102,473.74		682.11			.00	.00
05/06/2010	FHA MIP PMT	-42.14	01/2010	.00	.00	-42.14	.00	.00	.00	.00
				102,473.74		639.97			.00	.00
05/13/2010	COUNTY TAX PMT	-1,423.93	01/2010	.00	.00	-1,423.93	.00	.00	.00	.00
				102,473.74		-783.86			.00	.00
05/25/2010	REGULAR PAYMENT	864.26	02/2010	116.72	469.67	277.87	.00	.00	.00	.00
				102,357.02		-506.09			.00	.00



Account Number: **3586**
 Statement Period: **12/2009 - 02/2012**
 Date Prepared: **02/07/2012**

Property Address:
11W FERNWOOD DR
BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
05/25/2010	MISC. POSTING	34.57	02/2010	.00	.00	.00	.00	.00	.00	34.57
				102,357.02		-506.09			.00	34.57
06/04/2010	FHA MIP PMT	-42.14	02/2010	.00	.00	-42.14	.00	.00	.00	.00
				102,357.02		-548.23			.00	34.57
06/18/2010	MISC. POSTING	864.26	02/2010	.00	.00	.00	.00	.00	.00	864.26
				102,357.02		-548.23			.00	898.83
07/07/2010	FHA MIP PMT	-41.55	02/2010	.00	.00	-41.55	.00	.00	.00	.00
				102,357.02		-569.78			.00	898.83
07/27/2010	REGULAR PAYMENT	864.26	03/2010	117.25	469.14	277.87	.00	.00	.00	.00
				102,239.77		-311.91			.00	898.83
07/27/2010	MISC. POSTING	-864.26	03/2010	.00	.00	.00	.00	.00	.00	-864.26
				102,239.77		-311.91			.00	34.57
08/02/2010	MISC. POSTING	898.83	03/2010	.00	.00	.00	.00	.00	.00	898.83
				102,239.77		-311.91			.00	933.40
08/05/2010	FHA MIP PMT	-41.55	03/2010	.00	.00	-41.55	.00	.00	.00	.00
				102,239.77		-353.46			.00	933.40
08/12/2010	MISC. POSTING	-864.26	03/2010	.00	.00	.00	.00	.00	.00	-864.26
				102,239.77		-353.46			.00	69.14
08/12/2010	REGULAR PAYMENT	864.26	04/2010	117.79	468.60	277.87	.00	.00	.00	.00
				102,121.98		-75.59			.00	69.14
08/12/2010	COUNTY TAX PMT	-1,423.93	04/2010	.00	.00	-1,423.93	.00	.00	.00	.00
				102,121.98		-1,499.52			.00	69.14
09/07/2010	FHA MIP PMT	-41.55	04/2010	.00	.00	-41.55	.00	.00	.00	.00
				102,121.98		-1,541.07			.00	69.14
09/13/2010	MISC. POSTING	898.83	04/2010	.00	.00	.00	.00	.00	.00	898.83
				102,121.98		-1,541.07			.00	967.97
09/22/2010	MISC. POSTING	-864.26	04/2010	.00	.00	.00	.00	.00	.00	-864.26
				102,121.98		-1,541.07			.00	103.71



Account Number: **3586**
 Statement Period: 12/2009 - 02/2012
 Date Prepared: 02/07/2012

Property Address:
 11W FERNWOOD DR
 BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/22/2010	REGULAR PAYMENT	864.26	05/2010	118.33 102,003.65	468.06	277.87 -1,263.20	.00	.00	.00 .00	.00 103.71
10/06/2010	FHA MIP PMT	-41.55	05/2010	.00 102,003.65	.00	-41.55 -1,304.75	.00	.00	.00 .00	.00 103.71
10/12/2010	MISC. POSTING	898.83	05/2010	.00 102,003.65	.00	.00 -1,304.75	.00	.00	.00 .00	898.83 1,002.54
10/22/2010	MISC. POSTING	-864.26	05/2010	.00 102,003.65	.00	.00 -1,304.75	.00	.00	.00 .00	-864.26 138.28
10/22/2010	REGULAR PAYMENT	864.26	06/2010	118.87 101,884.78	467.52	277.87 -1,026.88	.00	.00	.00 .00	.00 138.28
11/04/2010	FHA MIP PMT	-41.55	06/2010	.00 101,884.78	.00	-41.55 -1,068.43	.00	.00	.00 .00	.00 138.28
11/22/2010	MISC. POSTING	898.83	06/2010	.00 101,884.78	.00	.00 -1,068.43	.00	.00	.00 .00	898.83 1,037.11
11/30/2010	MISC. POSTING	-864.26	06/2010	.00 101,884.78	.00	.00 -1,068.43	.00	.00	.00 .00	-864.26 172.85
11/30/2010	REGULAR PAYMENT	864.26	07/2010	119.42 101,765.38	466.97	277.87 -790.56	.00	.00	.00 .00	.00 172.85
12/06/2010	FHA MIP PMT	-41.55	07/2010	.00 101,765.38	.00	-41.55 -832.11	.00	.00	.00 .00	.00 172.85
12/28/2010	MISC. POSTING	898.83	07/2010	.00 101,765.38	.00	.00 -832.11	.00	.00	.00 .00	898.83 1,071.68
01/03/2011	MISC. POSTING	-898.83	07/2010	.00 101,765.38	.00	.00 -832.11	.00	.00	.00 .00	-898.83 172.85
01/06/2011	FHA MIP PMT	-41.55	07/2010	.00 101,765.38	.00	-41.55 -873.66	.00	.00	.00 .00	.00 172.85
01/21/2011	MISC. POSTING	1,797.66	07/2010	.00 101,765.38	.00	.00 -873.66	.00	.00	.00 .00	1,797.66 1,970.51



Account Number: **██████3586**
 Statement Period: 12/2009 - 02/2012
 Date Prepared: 02/07/2012

Property Address:
 11W FERNWOOD DR
 BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/04/2011	FHA MIP PMT	-41.55	07/2010	.00	.00	-41.55	.00	.00	.00	.00
				101,765.36		-915.21			.00	1,970.51
02/07/2011	MISC. POSTING	-864.26	07/2010	.00	.00	.00	.00	.00	.00	-864.26
				101,765.36		-915.21			.00	1,106.25
02/07/2011	REGULAR PAYMENT	864.26	08/2010	119.97	466.42	277.87	.00	.00	.00	.00
				101,645.39		-637.34			.00	1,106.25
02/07/2011	MISC. POSTING	-864.26	08/2010	.00	.00	.00	.00	.00	.00	-864.26
				101,645.39		-637.34			.00	241.99
02/07/2011	REGULAR PAYMENT	864.26	09/2010	120.52	465.87	277.87	.00	.00	.00	.00
				101,524.87		-359.47			.00	241.99
02/15/2011	MISC. POSTING	864.26	09/2010	.00	.00	.00	.00	.00	.00	864.26
				101,524.87		-359.47			.00	1,106.25
02/16/2011	MISC. POSTING	-864.26	09/2010	.00	.00	.00	.00	.00	.00	-864.26
				101,524.87		-359.47			.00	241.99
02/16/2011	REGULAR PAYMENT	864.26	10/2010	121.07	465.32	277.87	.00	.00	.00	.00
				101,403.80		-81.60			.00	241.99
02/17/2011	REGULAR PAYMENT	864.26	11/2010	121.62	464.77	277.87	.00	.00	.00	.00
				101,282.18		196.27			.00	241.99
02/17/2011	MISC. POSTING	34.57	11/2010	.00	.00	.00	.00	.00	.00	34.57
				101,282.18		196.27			.00	276.56
03/04/2011	FHA MIP PMT	-41.55	11/2010	.00	.00	-41.55	.00	.00	.00	.00
				101,282.18		154.72			.00	276.56
04/06/2011	FHA MIP PMT	-41.55	11/2010	.00	.00	-41.55	.00	.00	.00	.00
				101,282.18		113.17			.00	276.56
04/08/2011	MISC. POSTING	587.70	11/2010	.00	.00	.00	.00	.00	.00	587.70
				101,282.18		113.17			.00	864.26
05/05/2011	FHA MIP PMT	-41.55	11/2010	.00	.00	-41.55	.00	.00	.00	.00
				101,282.18		71.62			.00	864.26



Account Number: ~~XXXX~~3586
 Statement Period: 12/2009 - 02/2012
 Date Prepared: 02/07/2012

Property Address:
 11W FERNWOOD DR
 BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
05/11/2011	COUNTY TAX PMT	-1,502.14	11/2010	.00	.00	-1,502.14	.00	.00	.00	.00
				101,282.18		-1,430.52			.00	864.26
05/20/2011	MISC. POSTING	-864.26	11/2010	.00	.00	.00	.00	.00	.00	-864.26
				101,282.18		-1,430.52			.00	.00
05/20/2011	REGULAR PAYMENT	864.26	12/2010	122.18	464.21	277.87	.00	.00	.00	.00
				101,160.00		-1,152.65			.00	.00
05/20/2011	REGULAR PAYMENT	864.26	01/2011	122.74	463.65	277.87	.00	.00	.00	.00
				101,037.26		-874.78			.00	.00
06/06/2011	FHA MIP PMT	-41.55	01/2011	.00	.00	-41.55	.00	.00	.00	.00
				101,037.26		-916.33			.00	.00
06/29/2011	MISC. POSTING	490.34	01/2011	.00	.00	.00	.00	.00	.00	490.34
				101,037.26		-916.33			.00	490.34
07/01/2011	REGULAR PAYMENT	864.26	02/2011	123.30	463.09	277.87	.00	.00	.00	.00
				100,913.96		-638.46			.00	490.34
07/07/2011	FHA MIP PMT	-40.93	02/2011	.00	.00	-40.93	.00	.00	.00	.00
				100,913.96		-679.39			.00	490.34
07/15/2011	REGULAR PAYMENT	864.26	03/2011	123.87	462.52	277.87	.00	.00	.00	.00
				100,790.09		-401.52			.00	490.34
07/20/2011	MISC. POSTING	199.20	03/2011	.00	.00	.00	.00	.00	.00	199.20
				100,790.09		-401.52			.00	689.54
08/01/2011	ESCROW SHORTAGE	398.06	03/2011	.00	.00	398.06	.00	.00	.00	.00
				100,790.09		-3.46			.00	689.54
08/04/2011	FHA MIP PMT	-40.93	03/2011	.00	.00	-40.93	.00	.00	.00	.00
				100,790.09		-44.39			.00	689.54
08/11/2011	COUNTY TAX PMT	-1,502.14	03/2011	.00	.00	-1,502.14	.00	.00	.00	.00
				100,790.09		-1,546.53			.00	689.54
08/25/2011	MISC. POSTING	199.20	03/2011	.00	.00	.00	.00	.00	.00	199.20
				100,790.09		-1,546.53			.00	888.74



Account Number: ~~25000~~3586
 Statement Period: 12/2009 - 02/2012
 Date Prepared: 02/07/2012

Property Address:
 11W FERNWOOD DR
 BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/26/2011	REGULAR PAYMENT	864.26	04/2011	124.44 100,665.65	461.95	277.87 -1,268.66	.00	.00	.00 .00	.00 888.74
09/06/2011	MISC. POSTING	-822.12	04/2011	.00 100,665.65	.00	.00 -1,268.66	.00	.00	.00 .00	-822.12 66.62
09/06/2011	REGULAR PAYMENT	822.12	05/2011	125.01 100,540.64	461.38	235.73 -1,032.93	.00	.00	.00 .00	.00 66.62
09/07/2011	FHA MIP PMT	-40.93	05/2011	.00 100,540.64	.00	-40.93 -1,073.86	.00	.00	.00 .00	.00 66.62
10/06/2011	FHA MIP PMT	-40.93	05/2011	.00 100,540.64	.00	-40.93 -1,114.79	.00	.00	.00 .00	.00 66.62
10/14/2011	PAYMENT REVERSAL	-864.26	04/2011	-124.44 100,665.08	-461.95	-277.87 -1,392.66	.00	.00	.00 .00	.00 66.62
10/14/2011	MISC. POSTING	864.26	04/2011	.00 100,665.08	.00	.00 -1,392.66	.00	.00	.00 .00	864.26 930.88
10/18/2011	MISC. POSTING	.00	04/2011	.00 100,665.08	.00	42.17 -1,350.49	.00	.00	.00 .00	-42.17 888.71
10/25/2011	MISC. POSTING	944.94	04/2011	.00 100,665.08	.00	.00 -1,350.49	.00	.00	.00 .00	944.94 1,833.65
11/01/2011	REGULAR PAYMENT	864.26	05/2011	125.01 100,540.07	461.38	277.87 -1,072.62	.00	.00	.00 .00	.00 1,833.65
11/01/2011	REGULAR PAYMENT	864.26	06/2011	125.58 100,414.49	460.81	277.87 -794.75	.00	.00	.00 .00	.00 1,833.65
11/01/2011	MISC. POSTING	864.26	06/2011	.00 100,414.49	.00	.00 -794.75	.00	.00	.00 .00	864.26 2,697.91
11/04/2011	FHA MIP PMT	-40.93	06/2011	.00 100,414.49	.00	-40.93 -835.68	.00	.00	.00 .00	.00 2,697.91
11/23/2011	MISC. POSTING	559.10	06/2011	.00 100,414.49	.00	.00 -835.68	.00	.00	.00 .00	559.10 3,257.01



Account Number: **3586**
 Statement Period: 12/2009 - 02/2012
 Date Prepared: 02/07/2012

Property Address:
 11W FERNWOOD DR
 BOLINGBROOK, IL 60440

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/06/2011	FHA MIP PMT	-40.93	06/2011	.00	.00	-40.93	.00	.00	.00	.00
				100,414.49		-876.61			.00	3,257.01
01/06/2012	FHA MIP PMT	-40.93	06/2011	.00	.00	-40.93	.00	.00	.00	.00
				100,414.49		-917.54			.00	3,257.01
01/13/2012	MISC. POSTING	-2,475.32	06/2011	.00	.00	.00	.00	.00	.00	-2,475.32
				100,414.49		-917.54			.00	781.69
01/13/2012	REGULAR PAYMENT	904.66	07/2011	126.16	460.23	318.27	.00	.00	.00	.00
				100,288.33		-599.27			.00	781.69
01/13/2012	REGULAR PAYMENT	904.66	08/2011	126.74	459.65	318.27	.00	.00	.00	.00
				100,161.59		-281.00			.00	781.69
01/13/2012	MISC. POSTING	666.00	08/2011	.00	.00	666.00	.00	.00	.00	.00
				100,161.59		385.00			.00	781.69
01/13/2012	MISC. POSTING	864.26	08/2011	.00	.00	.00	.00	.00	.00	864.26
				100,161.59		385.00			.00	1,645.95
01/23/2012	REGULAR PAYMENT	904.66	09/2011	127.32	459.07	318.27	.00	.00	.00	.00
				100,034.27		703.27			.00	1,645.95
01/23/2012	MISC. POSTING	-904.66	09/2011	.00	.00	.00	.00	.00	.00	-904.66
				100,034.27		703.27			.00	741.29
01/31/2012	MISC. POSTING	133.25	09/2011	.00	.00	.00	.00	.00	.00	133.25
				100,034.27		703.27			.00	874.54
02/06/2012	FHA MIP PMT	-40.93	09/2011	.00	.00	-40.93	.00	.00	.00	.00
				100,034.27		662.34			.00	874.54